

## **ABSTRACT OF THE DISCLOSURE**

The present invention includes a network architecture and system which enables users to electronically conduct insurance transactions over a network, such as the Internet. Preferably, the network architecture is of the client/server/server type which operates with the transfer of standardized data, such as XML files, between server and server and server and client. It is also preferable that the management system is supported by this architecture and enables users to operate and manage insurance-related businesses on the network, including the transactional, accounting and other aspects of such businesses. The network architecture and management system of the present invention provides insurance agents, agent affiliates or producers, insurance carriers or providers and others with increased efficiency, convenience and effectiveness in the performance of insurance industry activities.